



## DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I HEREBY DECLARE:

THAT my residence, post office address, and citizenship are as stated below next to my name;

THAT I believe I am the original, first, and sole inventor (if only one inventor is named below) or an original, first, and joint inventor (if plural inventors are named below or in an attached Declaration) of the subject matter which is claimed and for which a patent is sought on the invention entitled

### **PREPARATION OF AN ADVANCED REPORT FOR USE IN ASSESSING CREDIT WORTHINESS OF BORROWER**

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(Attorney Docket No. 027776-0109)

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the specification of which (check one)

is attached hereto.

was filed on October 15, 2003 as United States Application Number or PCT International Application Number 10/684,804 and was amended on \_\_\_\_\_ (if applicable).

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U.S. Provisional Application Number	Filing Date
60/418,351	10/16/2002

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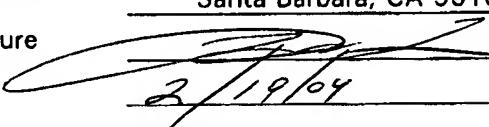
I request that all correspondence be directed to:

Ankur D. Shah  
FOLEY & LARDNER  
**Customer Number: 22428**

Telephone: (202) 945-6132  
Facsimile: (202) 672-5399

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Name of first inventor	Brian F. HERSHKOWITZ
Residence	Santa Barbara, CA
Citizenship	US
Post Office Address	1022 Garcia Road Santa Barbara, CA 93103
Inventor's signature	
Date	3/19/04

Name of second inventor	Jeffrey S. HARRIS
Residence	Santa Barbara, CA
Citizenship	US
Post Office Address	14 Chase Drive Santa Barbara, CA 93108
Inventor's signature	
Date	
Name of third inventor	Jay E. LIEBIG
Residence	Malibu, CA
Citizenship	US
Post Office Address	6463 Zuma View Place, #167 Malibu, CA 90265
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Date	
Name of fourth inventor	Michael Steven MOSHAY
Residence	Los Angeles, CA
Citizenship	US
Post Office Address	10330 Northvale Road Los Angeles, CA 90064
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Name of fifth inventor	Charles T. MURPHY
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Citizenship	US
Post Office Address	<u>14 Chase Drive</u> <u>1058 Hwy Watch Dr</u> <u>Santa Barbara, CA 93108</u> <u>Jacksonville FL 32217</u>
Inventor's signature	<u>Jeffrey S. HARRIS</u>
Date	<u>1/29/04</u>
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(Attorney Docket No. 027776-0109)

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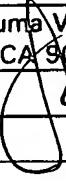
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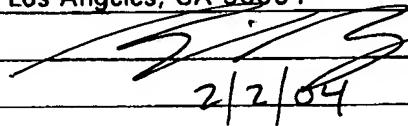
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